

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Joseph T. Samaan
 Georgina M. Macool-Samaan
 Debtors

Case No. 19-15907-amc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Keith
 Form ID: 309I

Page 1 of 2
 Total Noticed: 39

Date Rcvd: Nov 05, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 07, 2019.

db +Joseph T. Samaan, 5453 Monacacy Drive, Bethlehem, PA 18017-9115
 jdb +Georgina M. Macool-Samaan, 137 Furnace Street, Allentown, PA 18102-1931
 tr +SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,
 Reading, PA 19606-2265
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14392351 +Allentown Anesthesia, 1245 S. Cedar Crest Boulevard, Allentown, PA 18103-6258
 14392352 +Berkheimer, P.O. Box 995, 50 North Seventh Street, Bangor, PA 18013-1798
 14392356 +Chrysler Capital, P.O. Box 961272, Fort Worth, TX 76161-0272
 14392357 +Credence, P.O. Box 1253, Southgate, MI 48195-0253
 14392359 +Haven House, 1411 Union Boulevard, Allentown, PA 18109-2423
 14392361 +Lehigh Valley Anesthesia Services, 1245 S. Cedar Crest Boulevard, Allentown, PA 18103-6258
 14392362 +Lehigh Valley Helath Network, P.O. Box 4120, Allentown, PA 18105-4120
 14392363 +Lehigh Valley Hospital Muhlenberg, P.O. Box 8500, Philadelphia, PA 19178-8500
 14392364 +Leigh Valley Center for Sight, 1739 Fairmont Street, Allentown, PA 18104-3117
 14392365 +Medical Imaging of LV, P.O. Box 3226, Allentown, PA 18106-0226
 14392367 +Northampton Area School District, Tax Office, 2014 L aubach Avenue, P.O. Box 9,
 Northampton, PA 18067-0009
 14392368 +Northampton County Tax Claim Bureau, 669 Washington Street, Easton, PA 18042-7401
 14392370 +PNC Mortgage, P. O. Box 533510, Atlanta, GA 30353-3510
 14392371 +Portfolio Recovery Associates, P.O. Box 1022, Wixom, MI 48393-1022
 14392372 +Portnoff Law Associates, 2700 Horizon Drive, Suite 100, King of Prussia, PA 19406-2726
 14392374 +Surgery Center of Allentown, 250 Cetroina Road, Allentown, PA 18104-9168

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: dsgatn@rcn.com Nov 06 2019 03:25:32 DAVID S. GELLERT, David S. Gellert PC,
 1244 W. Hamilton Street, Suite 204, Allentown, PA 18102
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 06 2019 03:26:28
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 06 2019 03:26:35 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Nov 06 2019 03:26:29 United States Trustee,
 Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
 14392353 +EDI: HFC.COM Nov 06 2019 08:13:00 Boscov's, P.O. ox 15521, Wilmington, DE 19850-5521
 14392355 EDI: CBCSI.COM Nov 06 2019 08:13:00 CBCS, P.O. Box 69, Columbus, OH 43216
 14404774 +EDI: CHRM.COM Nov 06 2019 08:13:00 CHRYSLER CAPITAL, P.O. BOX 961275,
 FORT WORTH, TX 76161-0275
 14392354 +EDI: CAPIO.COM Nov 06 2019 08:13:00 Capiro Partners LLC, P.O. Box 3209,
 Sherman, TX 75091-3209
 14392358 EDI: DISCOVER.COM Nov 06 2019 08:13:00 Discover Card, P.O. Box 30943,
 Salt Lake City, UT 84130
 14392360 +EDI: HFC.COM Nov 06 2019 08:13:00 HSBC Bank, P.O. Box 5253, Carol Stream, IL 60197-5253
 14392366 +E-mail/Text: Bankruptcies@nragroup.com Nov 06 2019 03:26:51 National Recovery Agency,
 2491 Paxton Street, Harrisburg, PA 17111-1036
 14392369 +EDI: RMSC.COM Nov 06 2019 08:13:00 PayPal Credit, P.O. Box 5138,
 Lutherville Timonium, MD 21094-5138
 14403358 E-mail/PDF: resurgentbknofications@resurgent.com Nov 06 2019 03:30:15
 Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 14414412 EDI: Q3G.COM Nov 06 2019 08:13:00 Quantum3 Group LLC as agent for, CF Medical LLC,
 PO Box 788, Kirkland, WA 98083-0788
 14392373 +E-mail/Text: naida@centralcreditaudit.com Nov 06 2019 03:26:51 Statewide Tax Recovery,
 P.O. Box 752, Sunbury, PA 17801-0752

TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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Page 2 of 2
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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 07, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 5, 2019 at the address(es) listed below:

DAVID S. GELLERT on behalf of Joint Debtor Georgina M. Macool-Samaan dsgatn@rcn.com,
r46641@notify.bestcase.com

DAVID S. GELLERT on behalf of Debtor Joseph T. Samaan dsgatn@rcn.com,
r46641@notify.bestcase.com

KEVIN G. MCDONALD on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgrou@kmlawgroup.com
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com, ecf_frpa@trustee13.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:		
Debtor 1	Joseph T. Samaan	Social Security number or ITIN xxx-xx-1430
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	Georgina M. Macool-Samaan	Social Security number or ITIN xxx-xx-9766
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court Eastern District of Pennsylvania		Date case filed for chapter 13 9/20/19
Case number: 19-15907-amc		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Joseph T. Samaan	Georgina M. Macool-Samaan
2. All other names used in the last 8 years		
3. Address	5453 Monacacy Drive Bethlehem, PA 18017	137 Furnace Street Allentown, PA 18102
4. Debtor's attorney Name and address	DAVID S. GELLERT David S. Gellert PC 1244 W. Hamilton Street Suite 204 Allentown, PA 18102	Contact phone (610) 776-7070 Email: dsgatn@rcn.com
5. Bankruptcy trustee Name and address	SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	400 Washington Street Suite 300 Reading, PA 19601	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M. Reading Office --- 8:00 A.M. to 4:30 P.M. Contact phone (610)2085040 Date: 11/5/19

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	December 3, 2019 at 12:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Bar Association of Lehigh County, Meeting Rooms – Lower Level, 1114 West Walnut Street, Allentown, PA 18102
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	Filing deadline: 2/1/20 Filing deadline: 11/29/19 Filing deadline: 3/18/20 Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$450.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 1/16/20 at 10:00 AM , Location: Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	